

Senior Update



FROM THE OFFICE OF
CONGRESSMAN JOE SESTAK

“In this time of economic turmoil, it is paramount that we protect our nation’s seniors, who are especially vulnerable to fluctuations in the economy because of their fixed incomes. Many seniors have seen their savings dwindle with the stock market at times losing as much as half its value since October 2007 along with significant losses in home values.

During my time in Congress, I have worked continuously to ensure economic and health security for America’s seniors by improving the programs seniors rely on every day. Thanks to Congressional action, these services for seniors – like heating, medical and nutrition assistance – have been maintained and improved.

This update highlights some of the issues I have addressed on behalf of seniors in the 7th Congressional District.”

Joe Sestak



Health Insurance Claim Form

1. PATIENT'S INFORMATION

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10. PATIENT'S INFORMATION

Protecting seniors' economic, health and community security.



Congressman Sestak meets with a constituent to discuss senior volunteerism.

ECONOMIC SECURITY

VOTED FOR THE ECONOMIC STIMULUS: Prevented a deeper and more protracted recession that would further harm seniors' economic and retirement security by slowing job loss, giving 95% of Americans an immediate tax cut, and investing quickly into the economy. Provides critical funding for seniors, including:

- One-time \$250 payments to seniors, disabled Veterans and SSI recipients
- \$5 billion to lower energy costs for senior and low-income households
- \$100 million in additional funding for elderly nutrition services

INTRODUCED THE FINANCIAL SECURITY IN RETIREMENT ACT: Prevents retirees from being forced to withdraw from their invested savings by providing a one-year exemption from 401(k) minimum distribution requirements.

VOTED FOR THE EXPANDING AMERICAN HOMEOWNERSHIP ACT: Temporarily waives the cap on federally insured reverse mortgages, which enables senior citizen homeowners to tap into the equity in their house while maintaining federal protections.

HEALTH SECURITY

VOTED FOR HEALTH CARE REFORM LEGISLATION: Improves Medicare benefits and ensures it remains viable for future generations by:

- Extending the solvency of the Medicare Trust Fund by five years
- Eliminating the 21% cut to Medicare reimbursement rates that doctors are facing, ensuring that seniors can continue seeing their doctor of choice
- Reducing prescription drug costs and phasing out the Medicare Part D "donut hole" that causes seniors to pay for all drugs out-of-pocket and discourages the use of life-saving medication
- Eliminating co-payments for preventive services, such as mammograms and diabetes treatment
- Encouraging doctors to spend more time with patients, better coordinate with other doctors and ensure that patients receive recommended treatments

VOTED FOR THE MEDICARE PREMIUM FAIRNESS ACT: Protects 11 million seniors from unfair increases in their 2010 Medicare Part B premiums.

VOTED FOR THE ECONOMIC STIMULUS: Preserves seniors' access to specialized care services through Medicare and Medicaid by rolling back reimbursement cuts.

AUTHORED AND PASSED THE ELDER ABUSE VICTIMS ACT: The first legislation in over 17 years to address the growing scourge of elder abuse, which has adversely impacted more than 1 million seniors. Specifically, provides funds to hire individuals focused on detecting, preventing, and prosecuting elder abuse, properly training prosecutors and law enforcement on this issue, and establishing teams trained to aid and support victims.

INTRODUCED THE PATIENT SAFETY AND ABUSE PREVENTION ACT: Establishes national background checks on employees of long-term care facilities, protecting seniors from individuals with histories of abusive behavior.

COMMUNITY SECURITY

INTRODUCED AND PASSED THE SILVER SCHOLARSHIP PROGRAM: Provides individuals over the age of 55 who volunteer for 350+ hours per year with \$1,000 scholarships, transferrable to a child, foster child or grandchild. (*Became Law*)

CO-SPONSORED THE COMMUNITY CHOICE ACT: Increases access to community-based health care services for those with disabilities and older Americans, instead of forcing them into long-term care facilities.

CO-SPONSORED THE OLDER DRIVER AND PEDESTRIAN SAFETY AND ROADWAY ENHANCEMENT ACT: Calls on the Secretary of Transportation to improve roadway safety infrastructure to enhance the safety of older drivers and pedestrians.

SOCIAL SECURITY COST OF LIVING ADJUSTMENT

Since 1975, Social Security recipients have received an annual cost-of-living adjustment (COLA) based on inflation. This has resulted in an increase in Social Security payments every year until 2010 and has been an important part of maintaining quality of life for seniors. Since the Consumer Price Index declined in the third quarter of 2009, there will be no increase in Social Security benefits for 2010. I believe the method for calculating COLA for seniors fails to accurately reflect their true costs of living. That is why I am a co-sponsor of the Consumer Price Index for Elderly Consumers Act. This would base COLA on the costs of goods and services which more accurately reflect seniors' expenses. I find it unfair that seniors may not see a COLA next year, yet Members of Congress will see a pay raise. That is why, earlier this year, I introduced the Delay Congressional Pay Raise Act (H.R. 282), which would prevent Members of Congress from receiving their automatically scheduled salary adjustment in 2010.



Congressman Sestak listens to a senior constituent's questions on affordable health care.

FAIRNESS IN MEDICARE ADVANTAGE

Medicare Advantage was created to offer broader choices, but has unfortunately contributed to increased costs for all Medicare beneficiaries through increased Part B premiums. In 2009, reimbursements for Medicare Advantage plans were on average 14% higher than traditional plans. As a result of insufficient competition between these plans and increased overall health care costs, rates are increasing for all seniors. Action must be taken to restore fairness to Medicare and reduce costs without sacrificing quality of care. **We must focus on improving managed and preventive care as a pathway to reduced premiums for all Americans.**

Unfortunately, some insurance companies increased premiums or terminated Medicare Advantage plans. I am extremely disappointed that these companies' actions seem to use seniors as pawns in the health care debate instead of working proactively to meet their needs. My staff is working directly with providers to help seniors who have been unfairly harmed. If your plan is cancelled or you wish to change your current Medicare plan, please contact Apprise, an agency which provides free Medicare counseling, at their statewide number: 800-783-7067.

This mailing was prepared, published and mailed at taxpayer expense.

CONGRESSMAN SESTAK WANTS TO HEAR FROM YOU!

*If you have a question
or issue, or would like to share
your opinion, please feel free to
contact or visit the Washington,
D.C. Office or District Office
in Media.*

WASHINGTON D.C. OFFICE
1022 Longworth House
Office Building
Washington, DC 20515
Phone: (202) 225-2011
Fax: (202) 226-0280

DISTRICT OFFICE
600 N. Jackson Street
Suite 203
Media, PA 19063
Phone: (610) 892-8623
Fax: (610) 892-8628

**Or contact me online at
www.sestak.house.gov**

Questions or concerns? Contact your local resource centers.

MEDICARE: You can make changes to your Medicare plan during the Medicare Annual Enrollment Period, from November 15 through December 31. To review plans and see if a change will help you, contact Apprise:

- Statewide number: 800-783-7067

MEDICAID: Medicaid programs are available for low resource and low income seniors (2009 Rates):

- 1) Healthy Horizons may provide Medicaid if monthly income is below \$902.50 (individual) or \$1214 (married couple).
 - 2) Seniors may "spend down" monthly income to Medicaid levels, \$701.40 (individual) or \$1011 (married couple).
 - 3) For seniors with monthly incomes up to \$1,218.38 (individuals) or \$1,639.13 (married couple), Medicaid may pay Medicare Part B premiums. Apply at www.compass.pa.state.us, or contact your local county office.
- Delaware County: 610-447-5500
 - Chester County: 610-466-1000
 - Montgomery County: 610-270-3500

MEDICAL TRANSPORTATION: MATP provides transportation to eligible individuals to medical care. You may seek reimbursement for costs you have paid, or apply for rides to care.

- Delaware County: 610-490-3960
- Chester County: 610-594-6930
- Montgomery County: 215-542-7433

PACE and PACEnet: Income limited programs for persons over age 65 that help with prescription coverage through the Pennsylvania Department of Aging. Contact the Department of Aging at aging@state.pa.us or by calling 1-800-225-7223.

WAYS TO LOWER MEDICARE PRESCRIPTION DRUG COSTS:

- Explore National and Community Based Programs at www.BenefitsCheckup.org
- Look up Patient Assistance Programs at www.medicare.gov/pap
- Look up Patient Assistance Programs at www.medicare.gov/pap
- The Extra Help program helps low income Americans with prescription drug costs. To apply, visit call 1-800-772-1213 or visit www.SocialSecurity.gov/PrescriptionHelp

LEGAL HELP:

- Legal Aid of Southeastern Pennsylvania: 1-877-429-5994 or 610-874-8421
- Pennsylvania Health Law Project: 215-625-3663
- Health Unit of the Pennsylvania Attorney General's Office: www.attorneygeneral.gov or 717-787-3391

CONSUMER AND CREDIT PROBLEMS:

- Consumer Credit Counseling: 1-800-989-2227
- Consumer Complaints: 1-800-441-2555

AREA AGENCIES ON AGING: Provide a range of services to senior citizens:

- Chester County: 610-344-6350
- Delaware County: 610-490-1300
- Montgomery County: 610-278-3601

PUBLIC BENEFITS: Provide help with needs-based assistance, like Medicaid, Food Stamps, Low Income Home Energy Assistance Program (LIHEAP), and others. For Food Stamps, seniors' medical expenses – Medicare premiums, health insurance costs, medical bills, equipment, co-pays, attendant care, dental care, transportation, hearing aids, and eyeglasses – deducted from income to qualify.

NOTE: Senior's resources are no longer counted for Food Stamps if income is below 200% of poverty.

- Chester County: 610-466-1000
- Delaware County: 610-447-5500
- Montgomery County: 610-270-3600

COMMUNITY ACTION AGENCIES provide a range of services to people in need, such as housing assistance:

- Chester County: 610-344-6900
- Delaware County: 610-891-5101
- Montgomery County: 610-277-6363



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